

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 2 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
William K. Stanley and Ella D. Stanley

Case No.: 17-23648

Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 10/22/2021

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RAL

Initial Debtor: WKS

Initial Co-Debtor: EDS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 628.00 per Month to the Chapter 13 Trustee, starting on November 1, 2021 for approximately 33 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$6,766.00 paid to date.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,700.00 (Paid)
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Carrington Mortgage Services	Principal Residence	\$6,723.82 (post-petition)	N/A	\$6,723.82	\$1,684.70

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Select Portfolio Servicing	Principal Residence	\$40,912.40	\$90,000.00	\$178,789.24	\$0.00	0.00	0.00
NJ Housing & Mortgage Finance Agency	Principal Residence	\$42,769.00	\$90,000.00	\$219,701.64	\$0.00	\$0.00	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Ally Financial	2013 Chevrolet Malibu	\$9,166.62 at 5% interest Total Payments: \$9,758.76

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Select Portfolio Services, Inc.	Principal Residence	\$40,912.40	\$90,000.00	\$178,769.24	\$0.00	100%
New Jersey Housing and Mortgage Finance Agency	Principal Residence	\$42,769.00	\$90,000.00	\$219,701.64	\$0.00	100%

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims; (5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/22/2021.

<p>Explain below why the plan is being modified: Debtors defaulted on post-petition mortgage payments under loan modification agreement with Carrington Mortgage Services, LLC</p>	<p>Explain below how the plan is being modified: Post-petition arrears will be amortized in plan.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

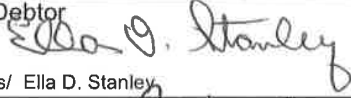
Date: 10/22/2021

Date: 10/22/2021


Date: 10/22/2021


/s/ William K. Stanley

Debtor


/s/ Ella D. Stanley

Joint Debtor


/s/ Robert A. Loefflad

Attorney for Debtor(s)

In re:
William K Stanley
Ella D. Stanley
Debtors

Case No. 17-23648-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 27, 2021

User: admin
Form ID: pdf901

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Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William K Stanley, Ella D. Stanley, 644 Cresson Avenue, Pleasantville, NJ 08232-4312
aty	+ Lawrence A. Mintz, 1030 Atlantic Ave., Atlantic City, NJ 08401-7427
lm	Ditech, PO Box 6154, Rapid City, SD 57709-6154
cr	+ Wilmington Savings Fund Society, FSB, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516920034	APG Bariatrics, c/o Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
516920039	++ AVEE LABORATORIES, PO BOX 654088, DALLAS TX 75265-4088 address filed with court., Avee Laboratories, Inc., PO Box 123132, Dept. 3132, Dallas, TX 75312-3132
517985144	+ Ally Financial, John R. Morton, Jr., Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
519277847	+ Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519065388	+ Ally Financial Inc, Regina Cohen, Esquire, Lavin, Cedrone, Graver, Boyd & DiSipio, 1300 Route 73, Suite 307 Mt. Laurel, New Jersey 08054-2217
516920035	+ Asset Maximization Group, Inc., PO Box 190191, South Richmond Hill, NY 11419-0191
516920037	+ Atlantic County Animal Shelter, 240 Old Turnpike Road, Pleasantville, NJ 08232-2545
516920038	Atlantic Gastroenterology Associates, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884
516920043	+ City of Pleasantville, PO Box 1016, Voorhees, NJ 08043-7016
516920050	+ Curexa Pharmacy, 3007 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7749
516920051	+ David A. Faloni, Esquire, Law Offices of Faloni & Associates, LLC, PO Box 1285, Caldwell, NJ 07007-1285
516920053	+ Ditech Financial, LLC, Ditech Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154
516920055	First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
516920059	+ GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
516920069	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
516920070	New Jersey Housing and Mortgage, Finance Agency, 637 S. Clinton Avenue, PO Box 18550, Trenton, NJ 08650-2085
516920072	+ Pleasantville City Sewage, 18 N. First Street, Pleasantville, NJ 08232-2647
517629859	+ Pleasantville City Sewage, City of Pleasantville Tax Collector, 18 North First Street, Pleasantville, NJ 08232-2647
516920073	Premier Bankcard, LLC, c/o Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
516920074	+ Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250
516920075	+ South Jersey Gas Company, PO Box 577, Hammonton, NJ 08037-0577
516920077	+ Synergy Medical Laboratories, c/o Laboratory Billing Solutions, 195 New Hampshire Avenue, Suite 150, Portsmouth, NH 03801-7836
516920078	+ The Danbury Mint, 47 Richards Avenue, Norwalk, CT 06857-0001
516920079	The L Card by Lendup, Customer Service, PO Box 31535, Tampa, FL 33631-3535
517168822	Wilmington Savings Fund Society, Remittance Processing P.O., Box 65450 Salt Lake City Ut, 84165-0450

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 27 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

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			Center, Suite 2100, Newark, NJ 07102-5235
516961284	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 27 2021 20:34:00	ACAR Leasing LTD, PO Box 183853, Arlington, TX 76096-3853
516969129	Email/Text: ally@ebn.phinsolutions.com	Oct 27 2021 20:34:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516920032	+ Email/Text: ally@ebn.phinsolutions.com	Oct 27 2021 20:34:00	Ally Financial, Post Office Box 380901, Minneapolis, MN 55438-0901
516947636	+ Email/Text: csc.bankruptcy@amwater.com	Oct 27 2021 20:35:00	American Water, PO Box 578, Alton, IL 62002-0578
516920036	Email/Text: bankruptcy@pepcoholdings.com	Oct 27 2021 20:34:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516920040	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 27 2021 20:36:37	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
516920042	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2021 20:36:38	Carson Smithfield, PO Box 9216, Old Bethpage, NY 11804-9016
516920044	+ Email/Text: mediamanagers@clientservices.com	Oct 27 2021 20:34:00	Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
516920045	+ Email/Text: documentfiling@lciinc.com	Oct 27 2021 20:34:00	Comcast, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
516920046	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 27 2021 20:34:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516920048	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 27 2021 20:35:00	Convergent Outsourcing, Inc., 10750 Hammerly Boulevard, #200, Houston, TX 77043-2317
516920049	Email/PDF: creditonebknotifications@resurgent.com	Oct 27 2021 20:36:43	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516920052	Email/Text: Bankruptcy.Consumer@dish.com	Oct 27 2021 20:34:00	Dish Network, Post Office Box 94063, Palatine, IL 60094-4063
516920054	+ Email/Text: bknotice@ercbpo.com	Oct 27 2021 20:35:00	Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
516920058	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 27 2021 20:34:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
516989224	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920057	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Ginny's Inc., 1515 South 21st Street, Clinton, IA 52732-6676
516920060	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2021 20:35:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
517092435	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2021 20:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516920061	Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:34:00	K. Jordan, PO Box 2809, Monroe, WI 53566-8009
516995603	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:34:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920062	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2021 20:36:43	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
517085040	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2021 20:36:43	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517085199	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2021 20:36:38	MERRICK BANK, Resurgent Capital Services,

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			PO Box 10368, Greenville, SC 29603-0368
517132089	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2021 20:34:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516989222	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:34:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516995602	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:34:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920063	Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:34:00	Masseys, Post Office Box 2822, Monroe, WI 53566-8022
516920064	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2021 20:36:38	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
516920065	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2021 20:34:00	Midland Funding, LLC, PO Box 60578, Los Angeles, CA 90060-0578
516920066	Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
516989220	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920067	Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364
516989227	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516981021	Email/PDF: cbp@onemainfinancial.com	Oct 27 2021 20:36:37	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516920071	Email/PDF: cbp@onemainfinancial.com	Oct 27 2021 20:36:42	OneMain Financial, Bankruptcy Department, Post Office Box 6042, Sioux Falls, SD 57117-6042
517323276	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2021 20:36:43	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517323277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2021 20:36:38	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517107422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2021 20:36:38	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517106663	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2021 20:36:43	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517092861	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2021 20:35:00	Premier Bankcard LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
517117546	Email/Text: bnc-quantum@quantum3group.com	Oct 27 2021 20:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516995601	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:34:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516920076	+ Email/Text: bankruptcy@sccompanies.com	Oct 27 2021 20:35:00	Swiss Colony/Montgomery, 1515 South 21st Street, Clinton, IA 52732-6676
517539345	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 27 2021 20:34:00	THE BANK OF NEW YORK MELLON, F/K/A The Bank of New, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948
517048549	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 27 2021 20:36:39	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516920080	+ Email/Text: bnc-bluestem@quantum3group.com		

District/off: 0312-1

User: admin

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Form ID: pdf901

Total Noticed: 78

Oct 27 2021 20:35:00

Webbank/Fingerhut, 6250 Ridgewood Road, Saint
Cloud, MN 56303-0820

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516920033	*+	Ally Financial, Post Office Box 380901, Minneapolis, MN 55438-0901
516920041	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
516920047	*	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516920056	*	First Premier Bank, Post Office Box 5519, Sioux Falls, SD 57117-5519
516920068	*	Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364
516920031	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Justin Plean	on behalf of Creditor Wilmington Savings Fund Society FSB jplean@raslg.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: Oct 27, 2021

Form ID: pdf901

Total Noticed: 78

Regina Cohen

on behalf of Creditor Ally Financial rcohen@lavin-law.com ksweeney@lavin-law.com

Robert A. Loefflad

on behalf of Debtor William K Stanley rloefflad@ffhlaw.com ghuie@ffhlaw.com

Robert A. Loefflad

on behalf of Joint Debtor Ella D. Stanley rloefflad@ffhlaw.com ghuie@ffhlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12